

Fig. 1

ENCRYPTED CYBERCOUPON METHOD

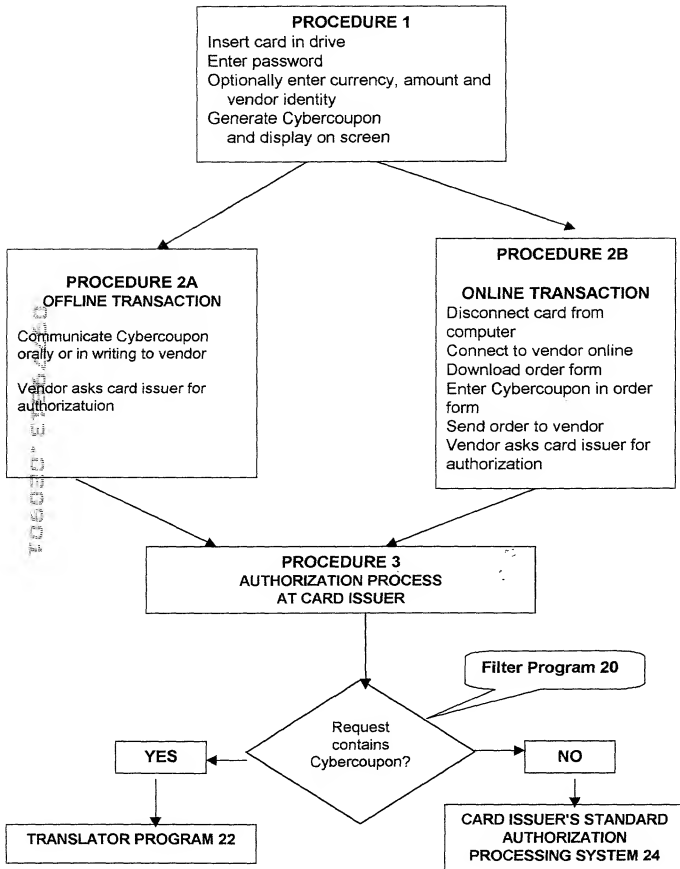


Fig. 2

ENCRYPTED CYBERCOUPON METHOD PROCESSING A REQUEST FOR AUTHORIZATION OF A TRANSACTION BY TRANSLATOR PROGRAM

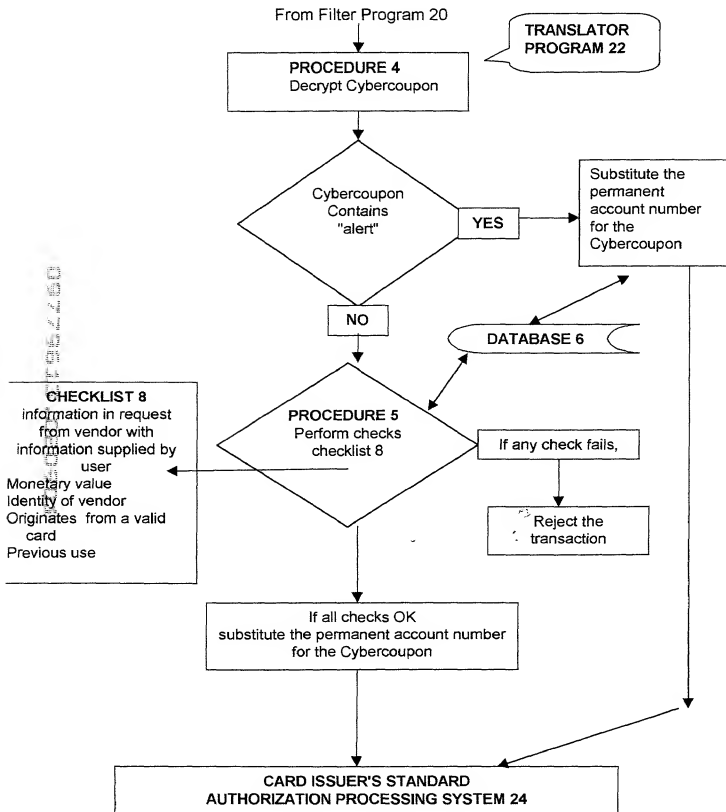


Fig 3.

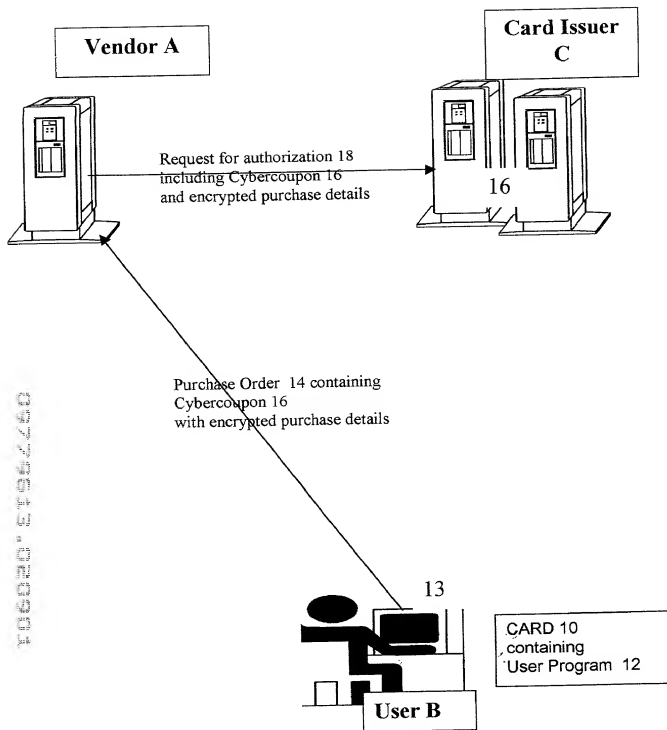


Fig. 4

Card Issuer C

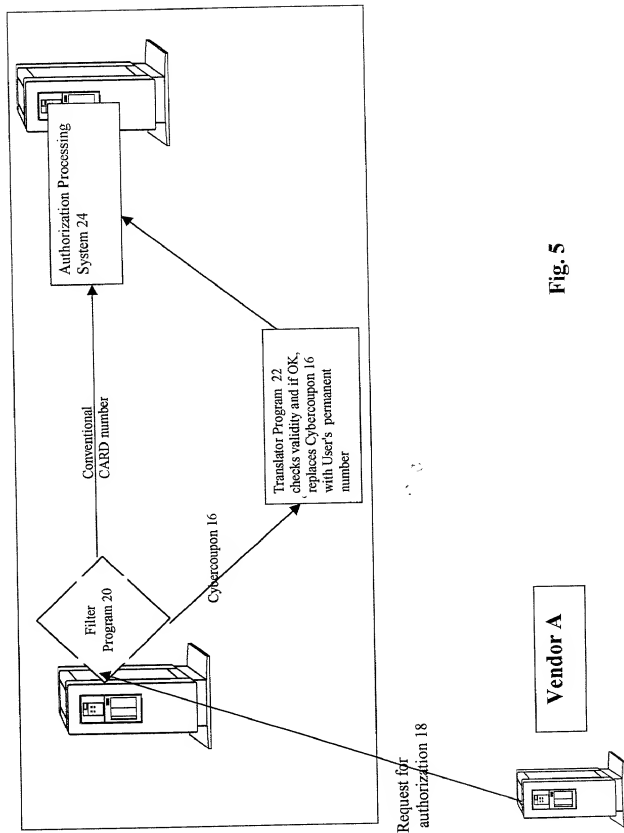
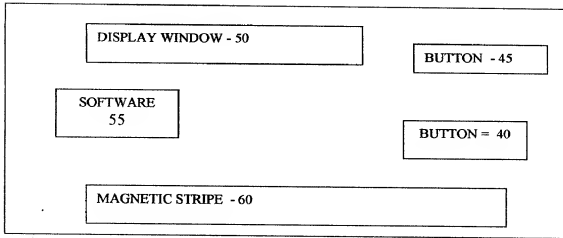


Fig. 5



Combined Magnetic Stripe / Smartcard

Figure 7